

<b>Code</b>	<b>LPB</b>
<b>Company name</b>	Lien Viet Post Joint Stock Commercial Bank
<b>Date</b>	01/28/2021
<b>Subject</b>	Result of Public Offering of bonds

**Content:**

Lien Viet Post Joint Stock Commercial Bank announces the result of public offering bonds as follows:

I. Information on public offering of bonds:

1. Issuer: Lien Viet Post Joint Stock Commercial Bank
2. Bond name: LPB7Y202003 bond
3. Bond type: non-convertible bond, unsecured and without warrants
4. Par value: VND 10,000,000/bond
5. Bond term: 07 years
6. Interest payment term: Once every 12 months
7. Interest rate:
  - For the first two interest periods = reference interest rate + range 2.3%/year;
  - For next interest periods = reference interest rate + range 3.3%/year. In particular, the reference interest rate is the average of the interest rates of personal savings (deferred interest payment) with a term of 12 months (or equivalent) in VND quoted by BIDV, Vietcombank, VietinBank and Agribank on the determination date.For the first interest period: 7.9%/year.
8. Registered offering volume: 25,000 bonds
9. Number of shares to sell directly to investors: none
10. Expected mobilized capital (phase 3): VND 250,000,000,000



- Local investors	10,000,000	3,660	3,660	3,660	5	5	5	-	100%
- Foreign investors	10,000,000	-	-	-	-	-	-	-	-
<b>Total</b>		<b>25,000</b>	<b>25,000</b>	<b>25,000</b>	<b>270</b>	<b>270</b>	<b>270</b>	<b>-</b>	<b>100.00</b>

V. Summary result:

1. Total distributed volume: 25,000 bonds (accounting for 100% total bonds to be offered)
2. Total proceeds from the offering: VND 250,000,000,000
3. Total expense: VND 0
4. Total net revenue from the offering: VND 250,000,000,000.

VI. Capital structure of the issuer after the offering:

*Unit: VND million*

Item	Before the public offering (12/31/2020)	After the public offering
<b>Total liabilities</b>	<b>228,111,225</b>	<b>228,361,225</b>
Debts owed to the Government and State bank.	224,189	224,189
Deposit and borrowing from the credit institutions	14,745,116	14,745,116

Deposit from customers	174,525,987	174,525,987
Valuable papers issued	32,251,205	32,501,205
Of which: Bond:	20,850,000	21,100,000
Other debts	6,364,728	6,364,728
<b>Total share capital</b>	<b>14,231,726</b>	<b>14,231,726</b>
<b>Ratio of Liabilities to Total share capital</b>	<b>16.03</b>	<b>16.05</b>

Of which, the total value of bonds owned by foreign investors after the public offering: 0 VND (accounting for 0% of total value of outstanding bonds).